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2003-02-11 14:44:04

Cook County Recorder 28.00



0030206307

HE 22019179 C1C

This instrument was prepared  
by and when recorded mail to:  
Corus Bank, N.A.  
2401 N. Halsted Ave.  
Chicago, IL 60614  
Attn: Mary Vesic

HOME EQUITY LINE OF CREDIT  
LOAN MODIFICATION AGREEMENT

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This Loan Modification Agreement ("*Agreement*") is made this 15th day of January, 2003, by and between Janice Scott divorced and not since remarried ("*Borrower*") and Corus Bank, N.A. ("*Lender*") and amends and supplements (1) Home Equity Line of Credit Mortgage to secure debt (the "*Mortgage*") dated February 16, 1996 and recorded in Cook County, as Document Number 96135862 and (2) the corresponding Home Equity Line of Credit Agreement and Disclosure Statement (the "*Note*") bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Mortgage and defined therein as the "*Property*," the real property being described as follows.

Common Address: 9201 S. Essex, Chicago, Illinois 60617  
Parcel Number: 26-06-309-001-0000  
Legal Description: LOT 46 AND THE NORTH HALF OF LOT 45 IN BLOCK 7 IN SOUTH CHICAGO HEIGHTS, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 6, NORTH OF THE INDIAN BOUNDARY LINE IN TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT RAILROAD LANDS) IN COOK COUNTY, ILLINOIS.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows:

AGREEMENTS

- A. The Borrower's Final Payment Due Date will be extended until February 16, 2008. If Borrower owes any amount on the Note on the extended Final Payment Due Date then Borrower will pay those amounts to Lender on that Date.
- B. The Borrower's Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued interest or finance charges plus a principal amount of \$31.57, plus any amount past due and all other charges.

BOX 333-CTI

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The Borrower will comply with all covenants, agreements, and requirements of the Note and the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Note and Mortgage.

Except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged and Borrower and Lender will be bound by, and comply with, all of the terms, conditions, powers and covenants and provisions thereof, and each shall be binding and will remain in full force and effect and are otherwise unchanged except as specifically amended by this Agreement.

Executed as of the day, month and year first written above.

Corus Bank, N.A.  
Lender

By: Kan M. Das  
Its: VP

X Janice L. Scott  
Janice Scott

Property of Cook County Clerk's Office

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NOTARY

~~30206307~~

STATE OF ILLINOIS  
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that the above named Janice Scott personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary acts, and as the free and voluntary act, for the uses and purposes, therein set forth.

Given under my hand and notarial seal this 30<sup>th</sup> day of January, 2003

Marcia Carroll

Notary Public

My Commission Expires: 8-11-03



COOK County Clerk's Office